REMARKS

Reconsideration of this application is respectfully requested. Applicant has addressed every ground for rejection in the Office Action dated June 16, 2004, and believes the application is now in condition for allowance. Applicant's attorneys would like to thank the Examiner for speaking with them on October 22, 2004 and November 5 and 8, 2004. Written statements summarizing the brief discussions held with the Examiner are enclosed herewith.

The claims have been amended to more clearly describe the present invention. In particular, Claims 1, 9, 46, 64 and 80 have been amended to clarify that the system and method of the present invention allows merchants to direct information, advertising and/or business listings to localized markets so as to provide greater exposure to the merchants. Applicant respectfully submits that none of the cited prior art, alone or in combination, teach the claimed limitations of the claims including, but not limited to, allowing merchants to direct the information, business listings and/or advertising to localized geographic areas or markets to provide greater exposure to the merchants within the localized geographic areas. For the reasons set forth herein and in the prior Amendment of September 22, 2004, Applicant respectfully submits that the claims are patentable over the prior art and should be allowed. Accordingly, Applicant respectfully requests that the Examiner reconsider and withdraw the present refusal of the claims of the pending application, and allow the application to proceed to allowance and issuance.

Should the Examiner discover that there are remaining issues, the Examiner is invited to contact Applicant's undersigned attorney at the telephone number listed below.

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Respectfully submitted,

Bv:

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